

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hartley C. Starkman

Serial No.: 09/751,900

Filed: December 29, 2000

For: METHODS AND SYSTEMS FOR  
DETERMINING ROLL RATES OF  
LOANS



Art Unit: 3624

Examiner: Jagdish Patel

**PETITION FOR EXTENSION OF TIME**

Mail Stop RCE  
Commissioner for Patents  
PO Box 1450  
Alexandria VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.136(a), a three-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated May 10, 2005 and made final, for the above-identified patent application from August 10, 2005 through and including November 10, 2005.

Authorization to charge a deposit account in the amount of \$1,020.00 to cover this extension of time request also is submitted herewith. If any additional extension fee is required, please charge Deposit Account No. 01-2384. A duplicate of this Petition is enclosed.

Respectfully Submitted,

Daniel M. Fitzgerald  
Reg. No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, Missouri 63102-2740  
(314) 621-5070

11/01/2005 SSITHIB1 00000096 012384 09751900  
01 FC:1253 1020.00 DA